

# ***Hurricane Katrina Homeowner Assistance Program FAQ***

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### **General Questions**

**1. How soon can I register?**

We expect to begin taking registrations on June 22. To make an appointment for the Service Center, please call 866-369-6302.

**2. How long do I have to apply for assistance?**

We will take registrations for approximately four weeks.

**3. What is the maximum amount of assistance that I can receive?**

While we don't have specific programs designed at this point, we want to get a better assessment of the housing needs on the Coast.

**4. What is Adjusted Gross Income and how do I calculate?**

**Income is defined as projected 2006 Adjusted Gross Income (AGI) as defined by the IRS for Federal Income Tax Returns.**

### **Eligibility**

**5. Who qualifies for this registration program?**

Homeowners who meet the following criteria:

1. You owned your home as your primary residence on August 29, 2005.
2. Your home was located in Harrison, Hancock, Jackson or Pearl River Counties.
3. Your home flooded due to Hurricane Katrina storm surge.
4. You did not register for MDA's first homeowner assistance program.
5. Your household income is less than the following amounts:

Household Size	Projected 2006 Income	Household size	Projected 2006 Income
1	\$44,300	5	\$68,300
2	\$50,600	6	\$73,400
3	\$57,000	7	\$78,500
4	\$63,300	8	\$83,600

**6. Is the household size based on number of members as of August 29, 2005, or as of a current date?**

The household size that will be used to determine eligibility is based on the current number of individuals living in your residence.

**7. Is household size based on immediate family members or total number of people living in my house?**

The size of your family is based on the total number of members living in your house. All members living within the household must include their income to determine eligibility.

**8. I have more than eight people in my household, am I still eligible?**

Yes, we encourage you to call the Call Center to register and your case will be considered on an individual basis.

**9. I did not have homeowners insurance, am I eligible?**

Yes, you are eligible to register if you meet all guidelines.

**10. I lived within the flood zone, but did not have flood insurance, am I still eligible?**

Yes, you are eligible to register, if you meet all guidelines.

**11. My house was damaged, but not completely destroyed. Am I eligible?**

Yes you are eligible to register, if you meet all guidelines.

**12. I did not receive flood damage, am I still eligible?**

No, you must have received flood damage to be eligible to register.

**13. My house is located outside of Mississippi? I'm from Louisiana. Am I eligible?**

No. This program only applies to homes in Hancock, Jackson, and Pearl River Counties.

**14. I rented my house out, am I eligible?**

No. This program is only for your primary residence.

**15. I own several homes that were damaged. May I apply to register for each house?**

No. You may only register for the home that was your primary residence.

**16. I am not a US citizen, am I eligible?**

Legal residents are eligible. Proof of citizenship or immigration status will be required.

## **Ownership Issues**

**17. Another party and I both own the damaged residence jointly. May we both register individually?**

No, only one registration is allowed per property. Co-owners of a residence must register as joint applicants.

**18. If someone who otherwise qualifies has sold their damaged home, will they be eligible? Would there be any difference for military families that sold their house due to relocation orders?**

If the homeowner who sold can establish that they are still in a loss situation, they are encouraged to register for this program. They will need to provide historical information on the cost of their home, the amount of all insurance and FEMA proceeds on structure, and the sales price. If MDA can confirm that they are still in a loss situation, they may be eligible for assistance.

**19. How do I prove that I owned my home? Do I need a copy of my deed or other ownership documents?**

You will be asked to provide the name(s) of the owners listed on the deed to your home. If your home is a mobile home, you will be asked to provide the name(s) listed on the title to the mobile home plus the name(s) on the deed to the lot on which the mobile home was located. If you cannot find your deed or mobile home title, this will not prevent you from applying for registration, but if you have a copy, you should bring it with you, as it will speed the overall verification process. Everyone whose name is on the ownership deed must come to the Service Center for your registration appointment in order to sign the consent and release forms.

## **Registration Process**

**20. How do I register for assistance?**

1. Determine if you are eligible to register. To do so, review the guidelines page of our website.
2. To apply for registration, schedule an appointment at 1 of the 4 designated Service Centers. To schedule, contact a Call Center representative or visit our website. Registrations will be taken at the Service Centers by appointment only. The Service Centers are expected to begin seeing customers on June 22.
3. You must bring several pieces of information with you to the Service Center for your appointment at a Service Center. Please see press release for a listing of items.
4. The final step is to sign the registration at the Service Center attesting to the accuracy of the information in your registration and authorizing a privacy release to access certain information for verifying eligibility.

**21. Where do I register? Where are the Service Centers? When will they be open?**

There will be three Service Centers on the Coast and one in the Metro Jackson area.

**Note: The Service Centers are expected to begin seeing customers on June 22.**

**Gulfport:** Prime Outlets, 10000 Factory Shops Blvd. Suite 10-450  
**Bay St Louis:** St. Stanislaus College Gymnasium, 304 S Beach Blvd.  
**Gautier:** Singing River Mall, Suite 1024, 2800 U.S. Highway 90  
**Jackson:** 620 North Street, Jackson, MS

**22. Must I schedule an appointment to register at one of the Service Centers? How do I make an appointment?**

Yes, you **must** have an appointment to be admitted to one of the Service Centers.

You may make an appointment by calling the Call Center or visiting the website.

**23. How long will the registration take? How long will I be at a Service Center?**

You can expect to be at the Service Center for up to two hours.

**24. Will there be any childcare provided?**

No. There will be no childcare provided. This lengthy registration process requires full attention of the applicant. Please make other arrangements.

**25. When will the online registration be available?**

The registration is not currently available online. Please keep checking our website for further updates.

**26. The registration process is too complex. Why can't it be easier?**

We are currently verifying applications in order to design effective programs we must obtain the information in the application.

**27. Which Service Center do I have to go to?**

There are three Service Centers on the Coast and one in the Metro Jackson area. You may choose to make an appointment at the most convenient location.

**Gulfport:** Prime Outlets, 10000 Factory Shops Blvd. Suite 10-450  
**Bay St Louis:** St. Stanislaus College Gymnasium, 304 S Beach Blvd.  
**Gautier:** Singing River Mall, Suite 1024, 2800 U.S. Highway 90  
**Jackson:** 620 North Street, Jackson, MS

**28. What are the Service Center and Call Center hours of operations?**

**Service Centers**

	<u>Coast</u>
M-F	10 AM to 8 PM
Sat. & Sun.	Closed

<u>Jackson</u>
Tues. & Thurs. 9 AM to 5 PM
Closed

**Call Center**

M-F	8 AM to 5 PM
Sat.	Closed

**29. I am no longer located in MS and unable to get to a center. Can I still register?**

In order to avoid fraud, it is very important that everyone listed on the ownership deed come to a Service Center to make complete a registration. We will make alternative arrangements on a case-by-case basis for individuals with extreme hardship. People who feel they have an extreme hardship that makes them unable to apply in person should call 866-369-6302 and ask for the Special Needs Coordinator.

**30. I am on active duty with the military and can't return to fill out a registration.**

We will work with your unit's legal staff to make arrangements so that you can register. We will do everything we can to make sure that those who are serving their country are accommodated.

**31. Will there be any transportation assistance for those without cars?**

Please call 866-369-6302 and ask for the Special Needs Coordinator.

**32. People with hearing, sight, or mobility disabilities have special needs. Can you accommodate them?**

Please call 866-369-6302 and ask for the Special Needs Coordinator.

33. Will there be help for people speaking other languages?

**Appeals/Complaints**

**33. I feel I have been discriminated against during this process. Who do I contact?**

We have a dedicated phone number and email address to deal with discrimination complaints. Please visit <http://www.mshomehelp.gov/> or contact us at 1-800-401-6354.